

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE:

PHYLLICE J. JACKSON FKA PHYLLICE
FREEMAN FKA PHYLLICE ANTHONY
FKA PHYLLIS FREEMAN AKA PHYLLIS
JACKSON FKA PHYLLIS ANTHONY,

Debtor.

CASE NO. 20-11639-amc

CHAPTER: 13

JUDGE: ASHELY M. CHAN

NOTICE OF LOAN FORBEARANCE EXTENSION AGREEMENT

Community Loan Servicing, LLC, as servicer for Metropolitan Life Insurance Company (hereinafter “Creditor”), secured creditor of the above entitled Debtor, hereby provides notice that Creditor and Debtor have entered into a Forbearance Extension Agreement due to the impact of COVID-19. Creditor and Debtor previously entered into a forbearance agreement and Creditor filed a Notice of Forbearance Agreement on January 11, 2022. Subsequently, Creditor and Debtor(s) agreed to extend the forbearance period as set forth herein. The Forbearance Extension Agreement relates to the loan ending in *****0919, hereinafter “Loan”, which is secured by the real property located at 1502 Walnut Ridge Estate, Pottstown, Pennsylvania 19464. Under the Forbearance Extension Agreement, payments due under the Loan are suspended beginning with the payment due on January 1, 2022 and extended through and including the payment due May 1, 2022.

This Notice does not constitute an amendment and/or modification of the Loan. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period after the forbearance plan ends. Furthermore, Creditor does not waive its rights under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect any post-petition escrow shortage. During the forbearance period Creditor may continue to file notices in compliance with Fed. Rule Bankr. P. 3002.1.

Because of the uncertainties surrounding how long this pandemic will last, Creditor will work with Debtor or Debtor's counsel to determine when Debtor will be able to resume making mortgage payments and when/how the Debtor will cure the delinquency created by the forbearance period ("forbearance arrears"). Once the forbearance plan ends and the Creditor and Debtor or Debtor's counsel agree on an appropriate repayment or loss mitigation program, Creditor will file a notice or an amended/supplemental claim consistent with local practice.

Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the Mortgage.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the Forbearance Extension Agreement, if required.

Respectfully submitted,

Dated: February 22, 2022

ALDRIDGE PITE, LLP

/s/ Janet M. Spears

Janet M. Spears
Authorized Agent for Creditor Community
Loan Servicing, LLC, as servicer for
Metropolitan Life Insurance Company
Aldridge Pite, LLP
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In re

PHYLLICE J. JACKSON FKA
PHYLLICE FREEMAN FKA
PHYLLICE ANTHONY FKA PHYLLIS
FREEMAN AKA PHYLLIS JACKSON
FKA PHYLLIS ANTHONY,

Debtor(s).

Case No. 20-11639-amc

Chapter 13

PROOF OF SERVICE

I, Pamela V. Thomason, declare that:

I am employed by Aldridge Pite, LLP. My business address is: Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305. I am over the age of eighteen years and not a party to this case.

On February 22, 2022, I caused the NOTICE OF LOAN FORBEARANCE EXTENSION AGREEMENT to be served in said case by electronic means through the court's CM/ECF system or through United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/ Pamela V. Thomason

SERVICE LIST

DEBTOR(S)
(VIA US MAIL)

Phyllice J. Jackson
1502 Walnut Ridge Estates
Pottstown, PA 19464

DEBTOR(S) ATTORNEY
(VIA ELECTRONIC NOTICE)

JOSEPH L QUINN
courtnotices@rqplaw.com

CHAPTER 13 TRUSTEE
(VIA ELECTRONIC NOTICE)

William C. Miller, Esq.
ecfemails@ph13trustee.com